What is claimed is:

1. A method for trading energy commitments to reduce or increase energy consumption, to increase or reduce energy generation, or to deliver energy, comprising:

receiving, solely for trading, a plurality of multi-year energy commitments;

providing consideration for each of said multi-year energy commitments; and

trading at least one of said plurality of energy commitments upon demand.

2. The method of claim 1, wherein said receiving comprises receiving a plurality of multi-year demand response commitments to reduce energy consumption upon demand.

3. The method of claim 1, wherein said receiving comprises receiving a plurality of multi-year supply response commitments to increase energy generation upon demand.

4. The method of claim 1, wherein at least one of said multi-year commitments comprises an obligation to reduce energy consumption or to increase energy generation by a predetermined amount during a predetermined season for each of a predetermined number of years.

5. The method of claim 1, wherein said consideration comprises a loan.

6. The method of claim 1, wherein said consideration comprises a fixed-minimum monetary payment.

7. The method of claim 6, wherein said consideration further comprises an additional payment based on market conditions.

8. The method of claim 1, further comprising, prior to said receiving, selecting said plurality of multi-year commitments to minimize a financial risk relative to said consideration.

9. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption or to increase energy generation during different seasons.

10. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption or to increase energy generation during a predetermined number of years.

11. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption or to increase energy generation during a predetermined number of overlapping seasons.

12. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption or to increase energy generation during a predetermined number of overlapping years.

13. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption or to increase energy generation in geographically different areas.

14. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption from different energy consumers or to increase energy generation from different energy generators.

15. The method of claim 8, wherein said plurality of multi-year energy commitments comprise energy commitments to reduce energy consumption by different amounts or to increase energy generation by different amounts.

16. The method of claim 1, further comprising evaluating the viability of each of said multi-year energy commitments.

17. The method of claim 16, wherein said evaluating comprises determining the technical reliability of each of said multi-year energy commitments.

18. The method of claim 16, wherein said evaluating comprises determining the economic feasibility of each of said multi-year energy commitments.

19. The method of claim 1, further comprising combining, prior to said trading, at least two of said multi-year energy commitments into a product, wherein said trading comprises trading said product.

20. The method of claim 1, wherein said receiving comprises receiving at least one of said multi-year energy commitments from an aggregator of said multi-year commitments.

21. A method for trading energy commitments to reduce or increase energy consumption, to increase or reduce energy generation, or to deliver energy, comprising:

receiving a plurality of multi-year energy commitments to reduce or increase energy consumption, to increase or reduce energy generation, or to delivery energy by a predetermined quantity upon demand;

providing consideration for each of said multi-year energy commitments;

combining at least a portion of at least two of said multi-year energy commitments to form a product;

trading said product upon request.

22. A method for trading energy commitments to reduce or increase energy consumption or to increase or reduce energy generation, comprising:

receiving a plurality of unsolicited offers for multi-year energy commitments to reduce or increase energy consumption, to increase or reduce energy generation, or to deliver energy by a predetermined quantity upon demand;

accepting said plurality of unsolicited offers;

providing consideration for each of said multi-year energy commitments;

combining at least a portion of at least two of said multi-year energy commitments to form a product;

trading said product upon request.

23. The method of claim 22, wherein said receiving comprises receiving a plurality of multi-year demand response commitments from separate energy consumers, wherein said energy consumers do not have energy generation capabilities.

24. A system for trading energy commitments to reduce or increase energy consumption, to increase or reduce energy generation, or to deliver energy comprising:

a bank having:

a processor;

communications circuitry for communicating with one or more energy consumers, energy generators, aggregators, third party appraisers, or energy market participants; and

a memory, comprising:

an operating system;

communication procedures for receiving, solely for trading, a plurality of multi-year energy commitments, and providing consideration for each of said multi-year energy commitments; and

energy commitment trading procedures for trading at least one of said plurality of energy commitments upon demand.

25. A computer program product for trading energy commitments to reduce or increase energy consumption, to increase or reduce energy generation, or to deliver energy, the computer program product comprising a computer readable storage and a computer program stored therein, the computer program comprising:

instructions for receiving, solely for trading, a plurality of multi-year energy commitments;

instructions for providing consideration for each of said multi-year energy commitments; and

instructions for trading at least one of said plurality of energy commitments upon demand.